UNITED STATES DISTRICT COURT DISTRICT COURT OF MASSACHUSETTS CIVIL ACTION NO: 0411822RGS FILED

M CLERKS OFFICE

2004 OCT -4 P 3: 13

U.S. DISTRICT COURT

DISTRICT OF MASS.

Gail F. Thomas
Plaintiff

٧.

DANIELS LAW OFFICES, P.C. Defendant

DEFENDANT'S ANSWER

- 1. No response required.
- 2. No response required.
- Defendant lacks sufficient information to admit or deny.
- 4. Admitted.
- 5. Admitted.
- 6. As the note is not appended to the complaint, defendant lacks sufficient information to admit or deny.
- 7. Defendant lacks sufficient information to admit or deny.
- 8. Defendant lacks sufficient information to admit or deny.
- 9. Defendant lacks sufficient information to admit or deny. Defendant lacks sufficient information to admit or deny.

- 10. Defendant lacks sufficient information to admit or deny.
- 11. Defendant lacks sufficient information to admit or deny.
- 12. Defendant lacks sufficient information to admit or deny.
- 13. Defendant lacks sufficient information to admit or deny.
- 14. Defendant lacks sufficient information to admit or deny.
- 15. Defendant lacks sufficient information to admit or deny.
- 16. Defendant lacks sufficient information to admit or deny.
- 17. Defendant lacks sufficient information to admit or deny.
- 18. Defendant lacks sufficient information to admit or deny.
- 19. Defendant lacks sufficient information to admit or deny.
- 20. Defendant lacks sufficient information to admit or deny.
- 21. Defendant lacks sufficient information to admit or deny.

- 22. Admitted that the plaintiff contacted DLO, otherwise, denied.
- 23. Defendant lacks sufficient information to admit or deny.
- 24. Admitted that the letter was sent. Otherwise denied.
- 25. Admitted that the letter was sent, otherwise, denied.
- 26. Admitted that the letter was sent, otherwise, denied.
- 27. Admitted that the letter was received, otherwise denied.
- 28. Admitted that the letter was received, otherwise, denied.
- 29. Admitted.
- 30. Admitted that the letter was sent, otherwise denied.
- 31. Admitted that the letter was received, otherwise denied.
- 32. Admitted that the letter was sent, otherwise denied.
- 33. Admitted that the letter was received, otherwise denied.

- 34. Admitted that plaintiff was served. Otherwise denied.
- 35. Admitted that Daniels has received regular monthly payments. Defendant lacks information regarding the plaintiff's future intentions and cannot admit the remainder of the statement.
- 36. Admitted that the letter was sent, otherwise denied.
- 37. Defendant lacks sufficient information to admit or deny.
- 38. Denied.

CLAIM FOR RELIEF

- 39. No response required.
- 40. Denied.
 - a. Denied.
 - b. Denied.
 - c. Denied.
 - d. Denied.
 - e. Denied.
 - f. Denied.
 - g. Denied.
 - h. Denied.
 - i. Denied.
 - j. Denied.

- k. Denied.
- 1. Defendant lacks information sufficient to admit or deny.
- 41. Denied.

AFFIRMATIVE DEFENSES

- 1. Defendant claims that any error was cased as a result of bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such error.
- 2. The plaintiff fails to provide the requisite statements of damages.
- 3. The complaint is barred from recovery because she failed to take reasonable steps to mitigate her damages.
- 4. The defendant acted in good faith and did not intentionally engage in the acts alleged in the complaint.
- 5. Some or all of the plaintiff's claims are barred by the applicable statute of limitations.

Respectfully submitted Daniels Law Offices,

By its Attorney

Richard S. Daniels, Jr. #113680

Daniels Law Offices, P.C.

One Center Plaza Boston, MA 02108 617-227-7300